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F-8678

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Signature

November 1, 2007

Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/821,610 Confirmation No. 1547  
Applicant : Carlos Lozano  
Filed : April 9, 2004  
Title : Personalized Financial Debit-Credit Method  
and System  
Group Art Unit : 3694  
Examiner : Shahid R. Merchant  
Docket No. : F-8678  
Customer No. : 24131

A M E N D M E N T under 37 C.F.R. § 1.116**Mail Stop AF**

Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

S i r :

Responsive to the Final Office Action dated September 6, 2007,  
kindly amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.